



## Programme

### 8th Consultative Forum on microinsurance regulation for insurance supervisory authorities & insurance practitioners on “Opportunities and challenges presented by alternative distribution channels”

Thursday, 1<sup>st</sup> December 2016  
in San José, Costa Rica

1 December 2016 | 09.00 – 17.00

Time	Topic
09.00 - 09.30	<b>Welcome by Sugese &amp; IAIS</b>
09.30 - 10.00	<b>An overview of trends in alternative distribution channels in Latin America</b> Introductory presentation
10.00 - 10.30	<b>Coffee Break</b>
10.30 - 11.45	<b>Panel 1: Distribution approaches in selected markets and regulatory responses</b>  <u>Insurer perspective:</u> achieving scale in inclusive insurance through innovative channels <u>Intermediary perspective:</u> successfully delivering insurance to low-income populations <u>Supervisory perspective:</u> how to protect the consumer against risks posed by alternative distribution channels
11.45 - 12.45	<b>Plenary ‘fishbowl’ activity:</b>  <b>Market Developments and regulatory responses: going deeper</b>  This plenary discussion will focus on the panel topics and through the use of an interactive ‘fishbowl’ format give participants the opportunity to share experiences and raise points of interest.
12.45 – 14.00	<b>Lunch</b>
14.00 - 15.30	<b>Distribution challenges in inclusive insurance (Break-out sessions)</b>  Participants will be split into 3 groups to discuss consumer protection considerations and incentives for the industry in alternative distribution.  Each group will focus on one of the following topics: <ul style="list-style-type: none"> <li>• Agent incentives, control and training</li> <li>• Enrolment, disclosure and documentation</li> <li>• The power of the aggregator: commissions, client ownership, changing the insurer and exit strategies</li> </ul>
15.45 - 16.15	<b>Coffee Break</b>
16.15 - 16.45	<b>Presentation of break-out session results and discussion in plenary</b>
16.45 - 17.00	<b>Closing remarks and wrap-up</b>